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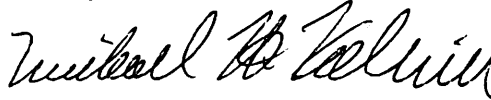
Frederic J. Baker, Esquire
Assistant U.S. Trustee
833 Chestnut Street, Suite 500
Philadelphia, PA 19107

Re: Janice Snowden
BKY No. 14-18069

Dear Mr. Baker:

Due to a conflict of interest, I must reject my appointment as Trustee in the above matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael H. Kaliner". The signature is fluid and cursive, with the first name "Michael" and last name "Kaliner" being the most prominent parts.

Michael H. Kaliner, Trustee

Mhk/jb